

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Dean J. Fisher
 Christine T. Fisher
 Debtors

Case No. 12-18762-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Nov 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2017.

db/jdb
 12873902 +Dean J. Fisher, Christine T. Fisher, 730 Michener Ct., Warminster, PA 18974-2063
 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 13653530 +LSF9 Master Participation Trust, P.O. Box 24330, Oklahoma City, OK 73124-0330
 12948551 +The Bank of New York Mellon Trust Company, et al, GMAC Mortgage, LLC,
 Attn: Payment Processing, 3451 Hammond Avenue, Waterloo, IA 50702-5300
 12892462 +VNB Loan Services Inc., subsidiary of Valley National Bank,
 747 Chestnut Ridge Road, ste 201, Chestnut Ridge NY 10977-6225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Nov 24 2017 22:25:25 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 24 2017 22:25:01
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 24 2017 22:25:20 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12886087 +EDI: GMACFS.COM Nov 24 2017 22:28:00 Ally Financial, c/o Ally Servicing LLC,
 P.O. Box 130424, Roseville, MN 55113-0004
 12974684 EDI: BECKLEE.COM Nov 24 2017 22:28:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 12933495 +EDI: OPHSUBSID.COM Nov 24 2017 22:28:00 Azurea I, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 12893256 EDI: CAPITALONE.COM Nov 24 2017 22:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 12944333 EDI: BL-BECKET.COM Nov 24 2017 22:28:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 12911330 EDI: BL-CREDIGY.COM Nov 24 2017 22:28:00 Main Street Acquisition Corp., assignee,
 of CHASE BANK USA, N. A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 12948837 EDI: PRA.COM Nov 24 2017 22:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 12882146 EDI: Q3G.COM Nov 24 2017 22:28:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 12993260 EDI: TDBANKNORTH.COM Nov 24 2017 22:28:00 TD Bank N.A., Attn: Bankruptcy Dept.,
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12944334* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor GMAC MORTGAGE, LLC paeb@fedphe.com
ANN E. SWARTZ on behalf of Creditor Green Tree Servicing, LLC ecfmil@mwc-law.com,
ecfmil@mwc-law.com
CELINE P. DERKRIKORIAN on behalf of Creditor Green Tree Servicing, LLC ecfmil@mwc-law.com
JEROME B. BLANK on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLP
paeb@fedphe.com
JOSEPH ANGELO DESOYE on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING
LLP paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor GMAC MORTGAGE CORPORATION bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MARIO J. HANYON on behalf of Creditor Green Tree Servicing, LLC paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com
MICHAEL A. LATZES on behalf of Joint Debtor Christine T. Fisher efiling@mlatzes-law.com
MICHAEL A. LATZES on behalf of Debtor Dean J. Fisher efiling@mlatzes-law.com
ROBERT MICHAEL KLINE on behalf of Creditor LSF9 Master Participation Trust
Pacer@squirelaw.com, rmklinelaw@aol.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 14

Information to identify the case:

Debtor 1	Dean J. Fisher	Social Security number or ITIN	xxx-xx-7224
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Christine T. Fisher	Social Security number or ITIN	xxx-xx-3971
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 12-18762-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dean J. Fisher

Christine T. Fisher
aka Christine Catherwood11/23/17**By the court:** Eric L. Frank
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.